

CRITICISES PENDING FARM LOAN BILLS

All Measures Now Before Congress Are Bad, Says K. V. Haymaker.

DO NOT PROVIDE RELIEF NEEDED, OHIOAN DECLARES

Many Addresses Listed Before U. S. League of Local Building and Loan Associations.

All of the bills now pending in Congress relating to farm loans are bad, according to statements made today by K. V. Haymaker of Delaware, Ohio, in an address delivered at the morning session of the convention of the United States League of Local Building and Loan Associations at the Raleigh Hotel. The speaker briefly reviewed the bills which have been introduced, and presented the assumption on which they proceed, namely, that the American farmer is either a mendicant or an ignoramus and needs relief from the public Treasury, or the guardianship of a government bureau in his financial affairs.

He admitted that the present system of farm mortgages is unsatisfactory, because the term is too short, the interest rate too high, the initial charges too heavy and the repeated renewal expenses aggravating, and because there is no acceptable way of gradually extinguishing the mortgage and its burden by periodical reductions, spread over a long period of time. But these hardships are equally felt by the town dweller who borrows on mortgage unless until he unites himself with a building and loan association, and so gets the full advantage of co-operation.

Cites Wonderful Growth.

The speaker pointed to the wonderful growth and success of American local building and loan associations, without other public aid than wise laws of organization and a wholesome official supervision. He believed that American farmers, as a class, are intelligent enough to pool their resources in like manner with the saving and borrowing members of the existing building and loan associations, and suggested that there is no obstacle to the co-operation of the town and country dweller in a single organization where local conditions are favorable. He characterized the pending congressional projects as class legislation of the rankiest kind, impracticable in their operation and the result of the farmer's real need and the true way to meet it.

Mr. Haymaker's address was followed by a discussion in which a number of delegates participated. James M. McKay of Youngstown, Ohio, in an address on "The American Building and Loan Association: Its Birth, History and Evolution," said that by changing the weekly or monthly payments of the town borrower to quarterly or semi-monthly payments, the building association plan could be extended to farm loans with an efficiency surpassing all the elaborate governmental proposals.

Traces Its Evolution.

The speaker traced the growth and evolution of the American building and loan association from its small and primitive beginnings, some eighty years ago, to the present time, when well conducted million-dollar institutions dot the land, and one in a second-class city of the west is about to turn the ten-million corner. Analyzing the relations between an efficient building association and its home community, the speaker classed it among the public utilities. He described the gradual formation of state and county leagues and their influence in behalf of right legislation and administration, culminating in an official supervision that in many states rivals the bank examinations in periodical checking up of the affairs of an association.

"Joint and Survivor Accounts" was the subject of an address by Charles F. Beniamin, secretary of the Building Association Council of the District of Columbia. In proof of the instant desire of saving people of moderate means to have their savings pass, on their death, to the persons chosen to receive them, without the delay and expense of probate court proceedings, the speaker mentioned that he had found one banking institution in the city of Washington with more than 10,000 joint savings accounts on its books; with no loss up to the time of his investigation in transferring or paying such an account to the survivor, and with no special trouble in the handling of such accounts.

Special Claim to Favor.

The speaker held that such accounts have a special claim to the favor of building associations, which are social service institutions for the benefit mainly of persons of small means, who need to be served in the simplest way at the least expense. He pointed out the essentials of a lawful joint and survivor account and showed the legal futility of an attempt by any person to keep the entire control of a savings account to himself by himself during life, and then to have it go to somebody else without the formalities prescribed by the probate law of the place.

"The Land Bank of the State of New York" was the subject of an address delivered by Edwin P. Howell of New York City. Mr. Howell gave a history of the bank and the manner of its operation.

The afternoon session was started at 2 o'clock, with an address on "The Commonwealth's Method of Auditing," by Mrs. M. Tucker, chief of the co-operative bank division of Massachusetts. It was followed by a general discussion on the question of official supervision of building and loan associations by officers and delegates of the National Association of Building and Loan Examiners, which was participated in by Rogers L. Skinner, Albany, N. Y., president; James A. Devine, Columbus, Ohio, and Harry M. Smith, Augusta, Me., vice presidents, and Burne Pollock, Milwaukee, Wis., secretary-treasurer.

Reunion This Evening.

The remainder of the program for the afternoon session follows: Address, "A Building and Loan Clearing House," by Leon Martin, Berkeley, Cal., with floor discussion. Address, "Education of the Public to the Building and Loan Plan of the Future," by Mark D. Rider, Chicago, Ill., with floor discussion. Address, "Building and Loan Associations in the United States; Practical Co-

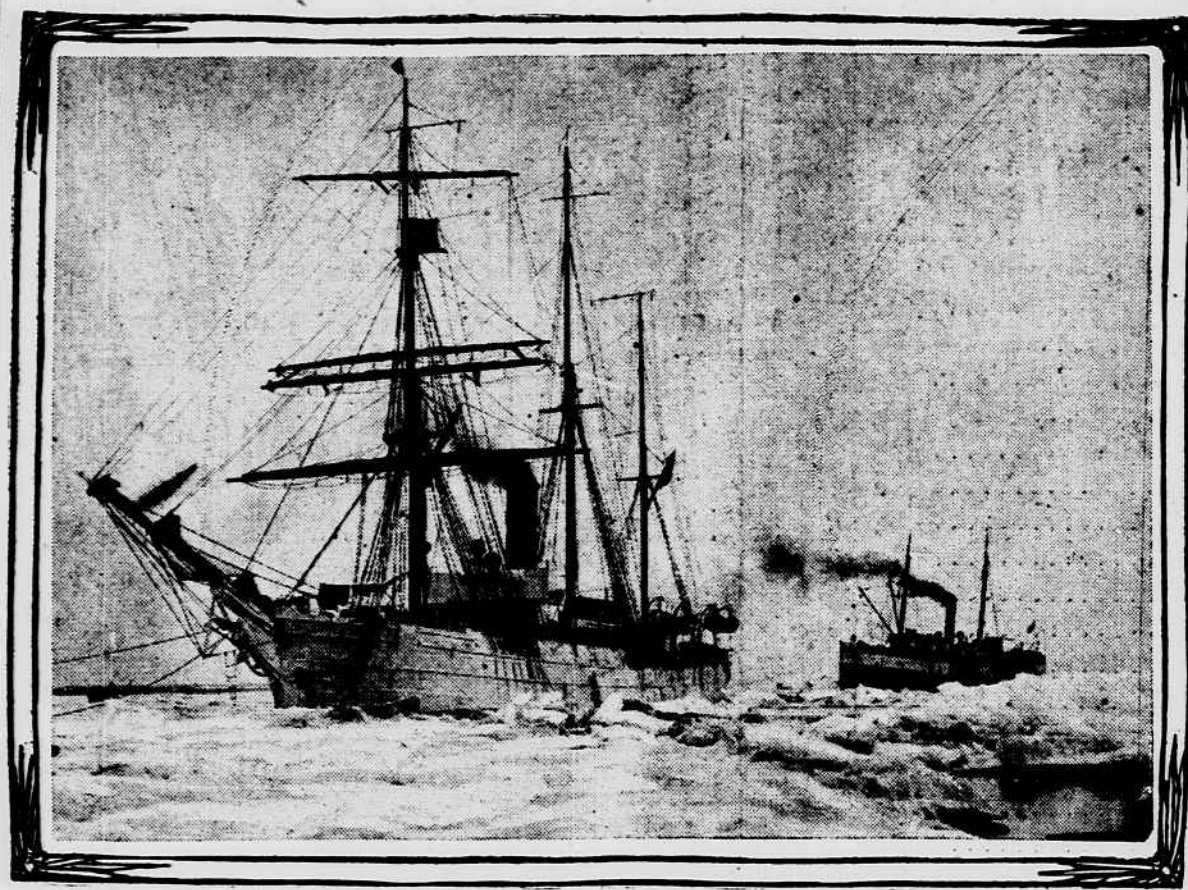
Buy a Business This Summer

Then you can go into the fall with your full business stride. The best time to get a lead is when the other fellow is slacking up.

The Business Opportunities column of The Star is alive with good business propositions summer and winter—vacation time and work time.

The man who makes up his mind to keep busy is usually too busy to recognize "seasons."

U. S. REVENUE CUTTER BEAR AND S. S. CORWYN IN THE ROADSTEAD, NOME, ALASKA, JUNE 1



operation for Home-owning and Saving," by Archibald W. McEwan, New York City, with floor discussion. Discussions, under three-minute rule, on topics suggested from floor. This evening there will be an informal general reunion, sociable and entertaining, with refreshments, in the ballroom of the Raleigh Hotel, to be attended by all visitors, the officers and members of the local Building Association Council, and the officers and directors of local building associations, with ladies.

CHIROPODISTS TO MEET.

Pedic Society of District Elect Delegates to Boston.

Delegates from this city to the third national convention of the National Chiropractic Association to be held at Boston, August 3-5, were elected last night at a meeting of the Pedic Society of the District of Columbia held at the office of Dr. W. W. Georges. The meeting was presided over by Dr. E. C. Rice, and the following delegates were elected: E. C. Rice, W. W. Georges, Joseph Wood and N. Lowe.

The following were elected as members of the executive committee of the local society: Joseph Wood, A. A. Mickie and Edward O'Hare.

Dies After Ice Falls on Foot.

John G. Oeser, fifty-four years old, 608 Maryland avenue southwest, died at Emergency Hospital last night as a result of blood poisoning. Ten days ago Oeser received a severe injury to his foot when a piece of ice fell on it. He returned to work before the injury healed, it is stated, and blood poisoning resulted. Saturday afternoon he became ill, was removed to the hospital and his leg was amputated in a vain effort to save his life.

POST OFFICE REPORT IS DELAYED BY ICE

Picture From Nome, Alaska, Shows Difficulties Found by Revenue Cutter.

The postmaster at Nome, Alaska, where it is not as warm as it has been in Washington the past few days, has sent to the department a photograph of the United States revenue cutter Bear and the S. S. Corwyn plowing their way through the ice June 1 on their way to Point Barrow to deliver the mail. He says it will show why the third assistant postmaster general did not receive the report of his office covering the March quarter until the latter part of June.

After delivering the mail the Bear proceeded to Wrangell Island to take off the eighteen white men, three Eskimo men and one Eskimo woman from Stefansson's wrecked exploring ship Karluk, who have been on the island since March 10. Their ship had been crushed by the ice two months earlier.

Capt. Robert A. Bartlett, former master of the Karluk, who left the camp of the eastwinds in March, made his way to North Cape and across Siberia to Bering sea with a dog team and an Eskimo companion. He accompanied Capt. Cochran on the Bear to the rescue of the shipwrecked party.

George W. Krider, a newspaper man of Berryville, Va., died in Winchester Hospital following a brief illness. He was twenty years of age.

"SEICHE" WAVES IMPERIL LAKE MICHIGAN BATHERS

Phenomenon Had Been Observed Previously Only on the Lakes of Switzerland.

CHICAGO, July 28.—Unexplained big waves in Lake Michigan, which have been a feature of lake disturbances and which newspapers have been calling tidal waves for want of a more accurate title, today were declared to be "seiche" waves. The big waves have been a source of damage this summer, imperiling bathers, tearing small vessels from their moorings and injuring shore property.

This is the definition of seiche, according to a dictionary: "Seiche, an oscillation of the surface of a lake, varying from a few minutes to several hours. The cause is thought to be local disturbances in barometric pressure. The phenomenon has been recorded only in the Swiss lakes, particularly the Lake of Geneva."

Such succession of big waves rolled in on the North Shore beaches yesterday afternoon and guards today were busy repairing life lines and floats. Many persons watching bathers were caught and drenched, so unexpectedly did the big breakers dash upon the shore. No drownings were reported.

Wilson Would Name Delegates.

President Wilson sent to Congress yesterday afternoon a message asking authority for appointment of United States delegates to the International Conference on Social Insurance at Paris in September. The message was accompanied by a report from the Department of Labor approving participation, and the President pointed out that the conference in September, 1915, will be held in Washington.

LEAVE TONIGHT ON MILITIA CAMP DETAIL

Officers and Men Go to Norfolk to Look After Transfer of Equipment.

Another movement in connection with the annual encampment of the National Guard of the District of Columbia at Virginia Beach, Va., August 1 to 19, will begin tonight when a detail of fifty-three officers and men of the District militia will take passage on the Norfolk and Washington steamer for Norfolk. This detail will look after the transshipment of baggage and camp equipment which left here Saturday evening aboard the barge Sweeney.

The party will arrive at Norfolk tomorrow morning and the work of unloading the barge and loading the equipment on trains for the movement to the camp grounds at Virginia Beach will begin. The equipment will be placed so that the troops may have it at hand on their sections when they arrive Friday night.

Detail Now Laying Out Grounds.

Capt. Edwin M. Nevils, camp quartermaster, and Sergt. B. P. Shields are now on the scene of the encampment, laying out the grounds and attending to various details pending the arrival of the equipment.

The officers who will be in charge of the detail which will leave tonight for Chesapeake Beach, orders have been issued for the officers and men of this regiment to report at the militia camp at 12th and G streets Thursday night, and to camp in the army during the night.

New Officers at Encampment.

There will be a number of new officers at the present encampment, and the commissions of several of them already have arrived at National Guard headquarters in The Star building, and more are expected within the next few days.

The commissions which have arrived are those of Sergt. William W. Mainhall as second lieutenant, 2d Infantry; Sergt. Charles R. Hamilton, second lieutenant, 2d Infantry; Private John E. Devlin to be second lieutenant, 1st Infantry; Second Lieut. Jesse Sweeney to

be first lieutenant, 2d Infantry; Second Lieut. Dudley B. Howard to be first lieutenant, 2d Infantry, and First Lieut. Harry W. Klotz to be captain, 2d Infantry.

NEW ATTACK MADE ON ADAMSON BILL

Declared Largely Copy of Measure in Interest of Water Power Trust.

A new attack on the administration water power bill was made today in a statement from the National Conservation Association, which claims that the Adamson bill has been lifted in great measure from a "confidential" bill of Senator Knute Nelson, and that the latter measure had been framed solely in the interests of big water power trusts.

Rome G. Brown, said to be an "attorney for the water power interests," is mentioned in the statement as having approved the Nelson "confidential" bill. The statement was issued by H. A. Slattery, secretary of the conservation association, which is fighting for a more drastic set of regulations to surround the granting of water power franchises by the government on public lands.

Says "Joker" Is Included.

"By actual count," said Mr. Slattery, "137 out of the 463 lines of the text of the bill, or more than five pages out of sixteen, embodying the most vital provisions of the bill, were taken verbatim from Senator Nelson's confidential print of a water power bill drawn in the interest of the water power people."

The lifted provisions in the Adamson bill include in a large part the joking compensation section, which fails to provide for a return to the federal government for the valuable franchises granted; the section providing an indefinite term of grant, and the "recapture" section, which would compel the government to pay for the unearned increment in land and street values when purchasing the plant. All these provisions, together with numerous others which are against the public interest, are taken from the bill highly endorsed by Rome G. Brown, chief attorney for the water power monopolists.

Scissors and Paste Method.

The statement says there is ample evidence to show that the Adamson bill was prepared by the scissors and paste method, and specifies "in section 12 of the Adamson bill reference is made to 'section 8 of this act.' But section 8 of the

Adamson bill has not even a remote connection with section 12."

The conservation association concludes by saying: "The Adamson bill has been heralded to the country as 'the people's power bill.' It is clear from the bill itself and the circumstances and mystery surrounding its framing that it is 'the water power people's bill.'"

Representative Adamson, after whom the bill in question is named, when informed of the attack on his measure, said: "There is not a word of truth in it. This bill, which bears my name, was written partly by me, partly by Fred Stevens, partly by Secretary Garrison. A bill was sent over here from the Senate, but I never even took the trouble to read it. Statements of such character are unworthy of belief."

Leverton's
1106 G Street

THE HOUSE OF FASHION

We Close at 5 P.M. Daily; Saturdays, 1 P.M.

Extra Specials for Wednesday During the Last Week of Our Big July Clearance Sale

35 Suits, sold up to \$39.50.	\$10.00
To close.....	
25 Suits, sold up to \$29.50.	\$6.95
To close.....	
50 Dresses, sold up to \$29.50.	\$7.95
To close.....	
35 Dresses, sold up to \$22.50.	\$5.00
To close.....	
25 Coats, sold up to \$25.00.	\$7.95
To close.....	
500 dozen Waists of Lingerie, Voile and Crepe.	\$1.98 & \$2.98
To close at.....	

No Goods Reserved During This Sale.

Close Daily at 5 P.M.

HUB FURNITURE CO.

Close Saturday at 6 P.M.

Wind-Up of the Red Tag Sale!

Take advantage of this sale this week and buy the furniture you need at savings ranging from 25% to 60%. You are welcome to USE YOUR CREDIT and pay as convenient.

This Imperial Leather Back and Seat Rocker Is the Most Astonishing Value Ever Advertised--



\$8.50 Value \$2.95 for.....

The rocker is of new and handsome pattern; massive oak frame, high back, and broad arms; fully upholstered in brown imperial Spanish leather or fine black art leather, and the Rocker is shown in three finishes—golden oak, fumed oak and early English.

Final Clean-Up Sale of Guaranteed Polar-Alaska Refrigerators



At 25% to 60% Off

The best chance you have ever had to buy the very Refrigerator you have long hoped to own at a genuine and generous saving. All the newest models and all sizes are in the sale. Come and make your selection. The line starts with a family-size Polar-Alaska Refrigerator, at

\$5.65

Natural Finish Folding Lawn Bench
Very strong and rigid
Special for



98c

This Exact 9-Piece Set of Genuine 'Guernsey' Earthenware 55c
Including Asbestos Mat and Reliable Cook Book Sold in Department Stores for \$2.00. Our Price.....

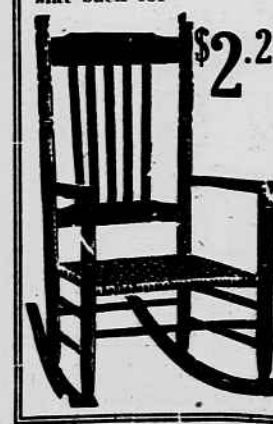


This Quartered Oak Rim Round Top Extension Table
With three extra leaves
Special for



\$8.95

This \$4.00 Vermont Hardwood Porch Rocker
With woven seat and slat back for



\$2.25

THE STORE THAT SAVES YOU MONEY



This Exact Kitchen Cabinet Table
With Drawers and Bins for all Kitchen Supplies



\$4.95

Kellogg's WAXTITE Package Endorsed by Men Who Know



48 State and Municipal Boards of Health Have Endorsed Kellogg's Waxtite Package

Kellogg's Toasted Corn Flakes could not be made any better. But the Waxtite package brings the famous flakes to your table with crispness a little more pronounced, freshness absolutely assured and flavor unimpaired.

No moisture, no dust, no odors, nothing that could possibly affect the quality of Kellogg's, can get past that Waxtite seal.

W. K. Kellogg

To avoid disappointment, don't merely ask your grocer for toasted corn flakes, but say "Kellogg's Waxtite" and look for this signature.

